

From: Joye B. Hunt  
Subject: Electronic Fund Transfers

---

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Joye B Hunt

Affiliation: PBK Bank

Category of Affiliation: Commercial

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Does anyone really think the customers are going to be happier if all of the banks simply return the customers checks because there were no funds to pay the check?